

In re:  
Jose M. Galarza  
Angela M. Galarza  
Debtors

Case No. 19-14813-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jun 03, 2025

User: admin  
Form ID: 206

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2025:

Recip ID	Recipient Name and Address
db	+ Jose M. Galarza, 141 W. Penn Avenue, Robesonia, PA 19551-1543
db	+ Jose M. Galarza, MAILING ADDRESS, P.O. Box 129, Strausstown, PA 19559-0129
jdb	+ Angela M. Galarza, MAILING ADDRESS, P.O. Box 129, Strausstown, PA 19559-0129
jdb	Angela M. Galarza, 9 Washington Ave., Strausstown, PA 19559
14412556	+ LAKEVIEW LOAN SERVICING LLC, C/O Rebecca A. Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14444687	+ M&T Mortgage Company, c/o Kevin McDonald Esq, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14429794	+++ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jun 04 2025 01:35:53	Wells Fargo Bank, N.A., MAC Q2132-023 PO Box 94423, Albuquerque, NM 87199
14434226	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2025 01:24:22	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14428486	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 04 2025 01:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14431389	^ MEBN	Jun 04 2025 01:08:18	LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
14399690	+ Email/Text: camanagement@mtb.com	Jun 04 2025 01:16:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
14509275	+ Email/Text: bankruptcy@orionfcu.com	Jun 04 2025 01:16:00	Orion Federal Credit Union, 400 Monroe Ave., Memphis, TN 38103-3212
14411580	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2025 01:16:00	Quantum3 Group LLC as agent for, Connexus Credit Union, PO Box 788, Kirkland, WA 98083-0788
14367826	^ MEBN	Jun 04 2025 01:08:33	Synchrony Bank, c/o PRA Receivables Management, LLC, attn: Valerie Smith, PO Box 41021, Norfolk, VA 23541-1021
14367357	^ MEBN	Jun 04 2025 01:08:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406882	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 04 2025 01:16:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14399975	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jun 04 2025 01:24:40	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4927
14748083	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com		

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Jun 04 2025 01:24:54

Wells Fargo N.A. Personal Lending, P.O. Box  
564300, Charlotte, NC 28256-4300

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M & T Bank
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, P.O. Box 169005, Irving, TX 75016-9005

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com
JOSEPH T. BAMBRICK, JR.	on behalf of Debtor Jose M. Galarza kymberlin.jtblaw@gmail.com
JOSEPH T. BAMBRICK, JR.	on behalf of Joint Debtor Angela M. Galarza kymberlin.jtblaw@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor M&T Mortgage Company bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Jose M. Galarza and Angela M. Galarza

Case No: 19-14813-pmm

Debtor(s)

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***NOTICE OF CHAPTER 13 CASE CLOSED  
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

☒ Debtor did not file certification of completion of instructional course concerning personal financial management.

☒ Debtor has not certified that all domestic support obligations due have been paid.

☐ Debtor has a prior discharge and is not eligible for a discharge in this case.

Dated: 6/3/25

For The Court

Timothy B. McGrath  
Clerk of Court